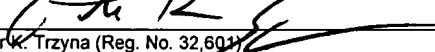




I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Fee Amendment, Commissioner of Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on the date indicated below.

Date: May 3, 2004

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

Our File No. Carr-P1-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Philip Carragher, Steven Earl Webster
Serial No. : 09/604,696
Filed : June 26, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit : 3624
Examiner : Karmis, Stefanos

Assistant Commissioner of Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. Submitted herewith are patents, publications, and other information of which the inventor is aware to help make this information of record.

I. **COMMENT ON THE ENCLOSED PRIOR ART**

The section of the patent application subtitled "Background of the Invention" identifies material believed to be material to, or of interest in, the examination of the application and provides a concise explanation of the material. The Examiner is requested to initial as indicated in the attached Form PTO-1449 if a citation is considered and draw a line through a citation not considered, and include a copy of Form PTO-1449 with the next communication to counsel for the Applicant.

While the Information Disclosure Statement and the patents, publications, and other information provided hereby may be "material" pursuant to 37 C.F.R. §§ 1.56, it is not intended that these constitute an admission of "prior art" for this invention unless expressly designated as such. Although a search has been made of United States patents, and the inventor has added other information in the specification, this Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. §§ 1.56, exists.

II. FEES

Should any fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

III. SIGNATURE

The patent attorney signs below based on information from the inventor's and the attorney's file.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'PK2', written over a horizontal line.

Peter K. Trzyna
(Reg. No. 32,601)

Date: May 3, 2004

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Form PTO-1449 (modified)

Atty. Docket No. Carr-P1-00

Serial No.
09/604696

Office of Patents and Publications for Applicant's

INFORMATION DISCLOSURE STATEMENT

Applicant: Philip Carragher, Steven Earl Webster

Filing Date:
June 26, 2000Group:
2781

(Use several sheets if necessary)

U.S. Patent Documents
*See Page 1*Foreign Patent Documents
*See Page 1*Other Art
See Page 1

U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1	6,615,197 B1	Sept. 2, 2003	Ashenmil et al.	705	36	Feb. 9, 2000
	A2	6,422,462 B1	Jul. 23, 2002	Cohen	235	381	Mar. 30, 1999

Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	

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EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

C: 56468(CARRP100-1449.DOC)